

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION

In re: STEPHEN DELAHANTY                    §            Case No. 17-bk-18214  
   §  
   §  
Debtor(s)                                        §

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/07/2017.
- 2) The plan was confirmed on 08/28/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 08/17/2021.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,639.36.
- 10) Amount of unsecured claims discharged without full payment: \$22,413.29.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 51,347.46	
Less amount refunded to debtor(s)	\$ 4,379.69	
<b>NET RECEIPTS</b>		<b>\$ 46,967.77</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,335.76	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,980.45	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,316.21</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,164.24	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CAROL B MCCULLOUGH	Lgl	3,500.00	NA	NA	1,335.76	0.00
CAVALRY SPV I, LLC	Uns	0.00	1,676.61	1,676.61	1,676.61	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,625.63	1,625.63	1,625.63	0.00
PORTFOLIO RECOVERY ASSO	Uns	6,061.38	6,061.38	6,061.38	6,061.38	0.00
DEPT OF EDUCATION/MOHELA	Uns	0.00	4,185.26	4,185.26	4,185.26	0.00
Select Portfolio Servicing Inc	Sec	195,813.22	227,209.25	227,209.25	13,574.37	0.00
HORSHAM WATER & SEWER	Sec	192.29	128.17	128.17	128.17	0.00
INTERNAL REVENUE SERVICE	Pri	4,561.22	6,350.57	6,350.57	6,350.57	0.00
SAWYERS CREEK HOMEOWNERS	Sec	0.00	8,049.57	8,049.57	8,049.57	0.00
MCCULLOUGH EISENBERG LLC	Lgl	0.00	0.00	0.00	0.00	0.00
DITECH	Sec	22,942.77	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTATOR	Pri	859.77	NA	NA	0.00	0.00
HATBORO HORSHAM SCHOOL	Pri	5,863.96	NA	NA	0.00	0.00
HORSHAM TWP. TAX COLLECTOR	Pri	2,522.52	NA	NA	0.00	0.00
MONTGOMERY COUNTY COUNTY	Pri	526.94	NA	NA	0.00	0.00
ARS NATIONAL SERVICES	Uns	1,676.61	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS	Uns	95.00	NA	NA	0.00	0.00
CAPITAL ONE SERVICES	Uns	1,625.63	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CONVERGENT	Uns	1,114.32	NA	NA	0.00	0.00
CREDIT BUREAU OF LANCASTER	Uns	266.67	NA	NA	0.00	0.00
D & A SERVICES	Uns	1,676.61	NA	NA	0.00	0.00
DR. DAVID CHECKOFF	Uns	505.00	NA	NA	0.00	0.00
GLENSER BROS AUTO SERVICE	Uns	483.18	NA	NA	0.00	0.00
J.C. CHRISTENSEN & ASSOC INC	Uns	461.10	NA	NA	0.00	0.00
PECO-PAYMENT PROCESSING	Uns	2,176.38	NA	NA	0.00	0.00
SAGE CAPITAL RECOVERY	Uns	1,736.41	NA	NA	0.00	0.00
SAWYERS CREEK HOMEOWNERS	Uns	8,074.57	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Uns	896.18	NA	NA	0.00	0.00
THE CBE GOUP INC.	Uns	1,625.63	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 227,209.25	\$ 13,574.37	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 8,177.74	\$ 8,177.74	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 235,386.99</b>	<b>\$ 21,752.11</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,350.57	\$ 6,350.57	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 6,350.57</b>	<b>\$ 6,350.57</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 13,548.88</b>	<b>\$ 13,548.88</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,316.21	
Disbursements to Creditors	\$ 41,651.56	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 46,967.77</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/14/2022

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.